

In re:  
Robert Simcsak, Jr.  
Debtor

Case No. 15-10856-jkf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: Antoinett  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 16

Date Rcvd: Jun 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2020.

db +Robert Simcsak, Jr., 1517 Carlene Court, Langhorne, PA 19047-2302  
13637802 #+Adelstein & Kaliner, LLC, 350 S. Main Street, Penn's Court, Suite 105,  
Doylestown, PA 18901-4872  
13509306 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
13543388 +PNC Bank, N.A., Attn: Bankruptcy Department, 3232 Newmark Drive,  
Miamisburg, OH 45342-5421  
13469789 +Robert Salducci, Esq., BNY Mellon Center, 1735 Market Street, Suite 3750,  
Philadelphia, PA 19103-7532  
14475292 THE BANK OF NEW YORK MELLON c/o Shellpoint, Mortgage Servicing, P.O. Box 10826,  
Greenville, SC 29603-0826  
13533749 Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road,  
Eagan, MN 55121-7700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 02 2020 04:21:29 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 02 2020 04:21:04 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
13536201 EDI: BECKLEE.COM Jun 02 2020 07:58:00 American Express Centurion Bank,  
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13709117 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 02 2020 04:21:04  
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
Coral Gables, FL 33146-1873  
13831050 EDI: ECMC.COM Jun 02 2020 07:58:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
13548141 EDI: PRA.COM Jun 02 2020 07:58:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541  
13489009 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 02 2020 04:20:48  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg PA 17128-0946  
13548936 +EDI: BANKAMER.COM Jun 02 2020 07:58:00 The Bank of New York Mellon, Bank of America, N.A.,  
Attn: Bankruptcy Department, PO Box 5170, Simi Valley, CA 93062-5170  
13476971 EDI: WFFC.COM Jun 02 2020 07:58:00 Wells Fargo Bank, N.A., PO Box 10438,  
Des Moines, IA 50306-0438

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2020 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor The Bank of New York Mellon et. al. paeb@fedphe.com  
HARRY B. REESE on behalf of Creditor The Bank of New York Mellon, et al  
bankruptcy@powerskiran.com  
HARRY B. REESE on behalf of Creditor The Bank of New York Mellon et. al.  
bankruptcy@powerskiran.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JILL MANUEL-COUGHLIN on behalf of Creditor The Bank of New York Mellon et. al.  
bankruptcy@powerskirkn.com  
JILL MANUEL-COUGHLIN on behalf of Creditor The Bank of New York Mellon, et al  
bankruptcy@powerskirkn.com  
JON M. ADELSTEIN on behalf of Debtor Robert Simcsak, Jr. jadelstein@adelsteinkaliner.com,  
jsbamford@adelsteinkaliner.com  
JON M. ADELSTEIN on behalf of Adelstein & Kaliner, LLC jadelstein@adelsteinkaliner.com,  
jsbamford@adelsteinkaliner.com  
JOSHUA I. GOLDMAN on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
Josh.Goldman@padgettlawgroup.com  
KEVIN S. FRANKEL on behalf of Creditor Bayview Loan Servicing, LLC et al pa-bk@logs.com  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com  
REBECCA K. McDOWELL on behalf of Creditor Santander Bank, N.A., f/k/a Sovereign Bank, N.A.  
rmcowell@slgcollect.com, pwirth@slgcollect.com  
ROBERT L. SALDUTTI on behalf of Creditor Santander Bank, N.A., f/k/a Sovereign Bank, N.A.  
rsaldutti@saldutticollect.com,  
lmarciano@saldutticollect.com;pwirth@saldutticollect.com;kcollins@slgcollect.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
THOMAS I. PULEO on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor Bank of America, N.A. paeb@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 16

**Information to identify the case:**

Debtor 1 **Robert Simcsak Jr.**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **15-10856-jkf**

Social Security number or ITIN **xxx-xx-0789**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Simcsak Jr.

6/1/20

**By the court:**

**Jean K. FitzSimon**  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**